

AMENDMENTS

In the claims:

- C1
1. (Twice Amended) A method comprising:
- establishing an electronic connection between a network processor and a payroll system;
 - establishing a payroll deduction card account to enable an employee to charge a purchase to said payroll deduction card account to pay for a purchase made from a participating merchant;
 - receiving a request from said participating merchant to apply a charge to said payroll deduction card account;
 - cross referencing the payroll deduction card account to the payroll of said employee,
 - wherein said charge applied to said payroll deduction card account is automatically and dynamically deducted from said payroll;
 - determining an amount to be deducted from one or more of said employee's future paychecks, based on the amount of said charge;
 - transmitting an instruction to said payroll system to cover said charge on said employee's payroll deduction card account;
 - applying said amount to be deducted to said payroll deduction card account for one or more successive pay periods; and
 - deducting from said payroll automatically and dynamically the amount of said charge, wherein said participating merchant is not said employee's employer.

- C2
2. (Amended) The method of claim 1 further comprising:
- establishing a number of pay periods during which payroll deductions can occur;
 - establishing a credit limit for said employee; and
 - deducting said amount to be deducted from said employee's paycheck for more than one successive pay period.